

Introducing **Phoenix Joint Advantage ULSM**
 Dual coverage that's flexible, reliable and **affordable**



Phoenix Joint Advantage UL offers multiple benefits...

- Death benefit coverage for two people under one policy that pays at the first death
- Fixed and increasing death benefit options
- Current 5% annual interest rate credited daily to cash value
- An annual interest bonus of 0.5% percent of value beginning in the 11th policy year
- Age last birthday

At a cost that makes sense

In addition to its many attractive features, Phoenix Joint Advantage UL is highly cost-effective. The chart below illustrates competitor UL and Phoenix Joint Advantage rates¹ for policies with a face amount of \$500,000 for preferred and standard/3rd best issue classes. The third column shows the annual savings percentage of purchasing one Phoenix Joint Advantage UL policy over two competitor UL policies (male and female insureds).

Male and Female, both age 45, Preferred Class, \$500,000 face amount

Company ²	Total Premium ²	Joint Advantage UL Percentage Savings	Cash Value Year 20	Joint Advantage UL Cash Value Difference
Company A	\$7,589	23.2%	\$139,087	\$-20,058
Company B	6,638	12.1%	87,411	31,618
Company C	7,009	16.8%	155,746	-36,717
Company D	6,893	15.4%	121,674	-2,645
Company E	8,706	33.0%	215,013	-95,984
Joint Advantage UL ³	5,832	—	119,029	—

Average Annual Percentage Savings = 20.1% Average Annual Dollar Savings = \$1,535

Male and Female, both age 45, Standard or 3rd Best Class, \$500,000 face amount

Company ²	Total Premium ²	Joint Advantage UL Percentage Savings	Cash Value Year 20	Joint Advantage UL Cash Value Difference
Company A	\$9,065	26.7%	\$149,005	\$-17,368
Company B	7,678	13.5%	104,830	26,807
Company C	8,649	23.2%	184,842	-53,205
Company D	8,585	22.6%	152,490	-20,853
Company E	9,641	31.1%	228,536	-96,899
Joint Advantage UL ³	6,643	—	131,637	—

Average Annual Percentage Savings = 23.4% Average Annual Dollar Savings = \$2,081

To learn more about Phoenix Joint Advantage UL contact your Phoenix Representative, or call 1-800-417-4769.

Phoenix Joint Advantage UL does not entirely replace two individual policies but can provide cost savings if the primary need is for a benefit upon the first death.

1. Current as of July, 2009

2. Product illustrated is the respective company's comparable single life current assumption UL, run on each insured. Premiums and cash values shown are based on the current assumptions of each respective company's product. Performance is not guaranteed.

3. Includes cost of Survivor Purchase Option Rider. This rider is optional, involves added cost and is subject to policy terms and state availability.

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Phoenix Joint Advantage UL (policy form 09FTDUL or ICC09FTDUL) is issued by PHL Variable Insurance Company (PHLVIC) (Hartford, CT). PHLVIC is not authorized to conduct business in New York, Maine or Puerto Rico. In New York, Maine and Puerto Rico, Phoenix Joint Advantage UL is issued by Phoenix Life Insurance Company (East Greenbush, NY). Payments and guarantees under the policy are subject to the claims-paying ability of the issuing insurance company.

The insurers referenced above are separate entities and each is responsible only for its own financial condition and contractual obligations.

Members of the Phoenix Companies, Inc.

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